

Appl. No. 09/912,730  
Amdt. dated May 10, 2005  
Reply to Office action of February 11, 2005

Remarks/Arguments

The claims have been extensively amended to address the issues raised by the Examiner and to correct the rejections under 35 U.S.C. 112.

Reconsideration and withdrawal of the rejection of claims 1-20 either under 35 U.S.C. 102 or 103(a) based on the cited giveonline.org webpage is respectfully requested in view of the above amendments and for the following reasons.

Another page of the giveonline.org website (obtained from www.archive.org) is attached. This page is linked to the page cited by the Examiner and describes in detail the methodology of giveonline.org. Basically, the giveonline.org method is used by a donor to transfer funds from a credit card to a non-profit organization. Specifically, the donor electronically provides Give-On-Line, which importantly does not hold any of the donor's assets, with donation information comprised of the donor's name and e-mail address, the amount of the contribution, and any credit card information. Give-On-Line then forwards the donation information to the charitable organization. Thus, Give-On-Line does not hold the donor's asset or transfer the asset as specifically required by applicant's claims, and there is no suggestion or teaching in the cited webpage that would lead one skilled in the art to attempt to convert Give-On-Line to an asset holder. Thus, there is no teaching or disclosure of applicant's method, especially as now claimed.

Further, there is no teaching or suggestion of many of the other details of applicant's invention as claimed in the dependent claims. Specifically, there is no teaching or suggestion of

the asset holder being a bank or securities broker, or of the use of an automatic teller machine to communicate information regarding the transfer of the asset.

Applicant respectfully traverses the Examiner's "official notice" that the steps of the claims are inherent steps to the charitable giving process. MPEP 2144.03. The Examiner is respectfully requested to provide prior art in support of his contention. Specifically, where is it shown in the prior art that 1) the holder of the asset transferred is a bank, 2) the holder of the asset transferred is a securities broker, 3) that an electronic communications means used to transfer an asset includes a list of charities, or 4) that the transfer is made using an electronic communications means provided by the asset holder. Even if one or more of the steps of the dependent claims are commonly a part of some charitable giving process, the issue here is whether the prior art teaches or suggests that step as a part of the overall method claimed in the combination of the dependent claim and the independent claim from which it depends.

For the forgoing reasons, and in view of the amendments to the claims, it is believed that this application now defines a patentably distinguishable invention and is accordingly in condition for allowance. Such action is respectfully solicited.

Respectfully submitted,



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